

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

AMANDA R VANEK
GARY J VANEK
Debtor(s)

Case No. 08-23801

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2008.
- 2) The plan was confirmed on 11/06/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/18/2009.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,374.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,724.00
Less amount refunded to debtor	\$957.21

NET RECEIPTS: **\$3,766.79**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$97.12
Court Costs	\$0.00
Trustee Expenses & Compensation	\$199.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$296.76**

Attorney fees paid and disclosed by debtor: \$1,498.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST HEALTH SYSTEM	Unsecured	3,679.00	427.12	427.12	0.00	0.00
AMERICAN HOME MORTGAGE	Secured	23,144.76	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE	Secured	NA	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	3,567.00	54.37	54.37	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	2,500.00	10,682.49	10,682.49	0.00	0.00
CAPITAL ONE BANK	Unsecured	753.00	3,511.58	3,511.58	0.00	0.00
CARMAX AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CHASE MANHATTAN BANK USA	Unsecured	1,017.00	1,702.38	1,702.38	0.00	0.00
CHASE MANHATTAN BANK USA	Unsecured	7,027.00	400.00	400.00	0.00	0.00
CITIBANK NA	Unsecured	1,182.00	277.73	277.73	0.00	0.00
COLLECTION PROFESSIONALS	Unsecured	56.00	1,399.46	1,399.46	0.00	0.00
COMED	Unsecured	125.00	782.31	782.31	0.00	0.00
CONSULTING SURGEONS LTD	Unsecured	2,957.00	768.26	768.26	0.00	0.00
DISCOVER BANK	Unsecured	10,614.00	NA	NA	0.00	0.00
DUPAGE PATHOLOGY ASSOC	Unsecured	45.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	148.00	NA	NA	0.00	0.00
EMERGENCY HEALTHCARE PHYSICI	Unsecured	650.00	NA	NA	0.00	0.00
FAMILY MED CTR BOLINGBROOK	Unsecured	27.00	NA	NA	0.00	0.00
FAMILY MEDICAL GROUP LAGRANG	Unsecured	100.00	1,017.42	1,017.42	0.00	0.00
FIA CARD SERVICES	Unsecured	747.00	550.50	550.50	0.00	0.00
FIRST PREMIER BANK	Unsecured	492.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	404.00	NA	NA	0.00	0.00
GEMB	Unsecured	1,271.00	NA	NA	0.00	0.00
HINSDALE HOSPITAL	Unsecured	300.00	10,614.41	10,614.41	0.00	0.00
HSBC	Unsecured	282.00	NA	NA	0.00	0.00
HSBC	Unsecured	10,240.00	476.49	476.49	0.00	0.00
LAGRANGE MEMORIAL HOSPITAL	Unsecured	500.00	629.21	629.21	0.00	0.00
LAGRANGE ONCOLOGY ASSOC	Unsecured	553.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,335.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	746.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,364.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING	Unsecured	762.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	253.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	118.00	NA	NA	0.00	0.00
METRO INFECTIOUS DISEASE	Unsecured	1,999.00	NA	NA	0.00	0.00
NATIONAL SERVICE BUREAU	Unsecured	414.00	NA	NA	0.00	0.00
NEWPORT NEWS	Unsecured	474.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	249.00	NA	NA	0.00	0.00
PRAIRIE TRAIL HOMEOWNERS ASSO	Secured	NA	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Secured	NA	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Secured	4,000.00	4,000.00	4,000.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,264.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	629.00	NA	NA	0.00	0.00
SBC AMERITECH	Unsecured	115.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	4,975.00	NA	NA	0.00	0.00
SUBURBAN ANESTHESIOLOGY SC	Unsecured	109.00	NA	NA	0.00	0.00
WFNNB	Unsecured	1,702.00	NA	NA	0.00	0.00
WILL COUNTY CLERK	Secured	5,000.00	1,790.94	1,790.94	1,790.94	0.00
WILL COUNTY TREASURER	Secured	5,000.00	5,000.00	5,000.00	1,679.09	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,790.94	\$3,470.03	\$0.00
TOTAL SECURED:	\$10,790.94	\$3,470.03	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,293.73	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$296.76</u>
Disbursements to Creditors	<u>\$3,470.03</u>
TOTAL DISBURSEMENTS :	<u>\$3,766.79</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/26/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.